



IAPD Report

KEVIN NEIL ROBERTS

CRD# 5679551

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

KEVIN NEIL ROBERTS (CRD# 5679551)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **01/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LIFETIME WEALTH DESIGN LLC	CRD# 165086	12/19/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	PROSPERITY CAPITAL ADVISORS	156480	Louisville, KY	01/23/2017 - 12/14/2017
IA	LIFETIME WEALTH DESIGN LLC	165086	LOUISVILLE, KY	09/20/2012 - 12/31/2016
B	NATIONAL PLANNING CORPORATION	29604	FESTUS, MO	09/18/2014 - 01/02/2015

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1




Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LIFETIME WEALTH DESIGN LLC**
Main Address: 201B TOWNEPARK CIRCLE
STE B-1
LOUISVILLE, KY 40243
Firm ID#: 165086

Regulator	Registration	Status	Date
 Kentucky	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

LIFETIME WEALTH DESIGN LLC
201B TOWNEPARK CIRCLE
STE B-1
LOUISVILLE, KY 40243



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	01/02/2015
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 General Securities Representative Examination (S7)	Series 7	09/25/2009
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	10/20/2009
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/23/2017 - 12/14/2017	PROSPERITY CAPITAL ADVISORS	CRD# 156480	Louisville, KY
IA	09/20/2012 - 12/31/2016	LIFETIME WEALTH DESIGN LLC	CRD# 165086	LOUISVILLE, KY
B	09/18/2014 - 01/02/2015	NATIONAL PLANNING CORPORATION	CRD# 29604	FESTUS, MO
IA	06/09/2010 - 09/20/2012	1ST GLOBAL ADVISORS INC	CRD# 111133	LA GRANGE, KY
B	06/09/2010 - 09/20/2012	1ST GLOBAL CAPITAL CORP.	CRD# 30349	LOUISVILLE, KY
IA	11/16/2009 - 07/09/2010	INVESTMENT ADVISORS	CRD# 15708	LA GRANGE, KY
B	09/28/2009 - 07/09/2010	PROEQUITIES, INC.	CRD# 15708	BIRMINGHAM, AL

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2025 - Present	CORALES & ROBERTS CPA GROUP PSC	OWNER/CPA	Y	LEXINGTON, KY, United States
08/2009 - Present	LIFETIME WEALTH DESIGN LLC	OWNER/IAR	Y	LOUISVILLE, KY, United States
06/2008 - Present	ROBERTS CPA GROUP PSC	OWNER	N	LOUISVILLE, KY, United States
12/2016 - 12/2017	PROSPERITY CAPITAL ADVISORS, LLC	Investment Advisor Representative	Y	Westlake, OH, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1)TRANSCEND CREDIT UNION, 3740 BARDSTOWN ROAD LOUISVILLE KY 40218, CREDIT UNION, 1/1/2011, 4 HOURS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

TOTAL, 0 DURING TRADING HOURS, BOARD MEMBER

2) ROBERTS CPA GROUP, 201B TOWNEPARK CIR, STE B-1 LOUISVILLE KY 40243, OWNER, 1/1/2006, 160 HOURS TOTAL, 100 DURING TRADING HOURS, CPA FIRM

3) CORALES & ROBERTS CPAS PSC; 163 DENNIS DRIVE, LEXINGTON, KY 40503; OWNER/CPA; 1/7/2025, SAME HOURS AS ABOVE; CPA FIRM.

3)201B TOWNEPARK CIRCLE, LLC; NON-INVESTMENT RELATED; 201B TOWNEPARK CIRCLE, LOUISVILLE, KY 40243; OWNER; START DATE: 11/2012; SPENDS 0 HRS; RENTAL PROPERTY.

4) 209 SOUTH FIRST ST.,LLC; NON-INVESTMENT RELATED; 209 SOUTH FIRST ST., LA GRANGE, KY 40031; START DATE: 09/2011; TIME SPENT 0 HRS; RENTAL PROPERTY.

5) LICENSED INSURANCE AGENT; INVESTMENT RELATED; SAME ADDRESS AS FIRM; INSURANCE AGENT; SPENDS 10 HRS/MTH; INSURANCE SALES FOR VARIOUS INSURANCE COMPANIES.

6) FOYF MEDIA, LLC, INVESTMENT RELATED; LOUISVILLE, KY; OWNER/MANAGING MEMBER; START DATE: 08/2014; SPENDS 20 HRS/MTH.

7)EASTGATE PROFESSIONAL PARK OFFICE ASSOCIATION; NON-INVESTMENT RELATED; 1 HRS EVERY 2 MONTHS, NONE DURING TRADING.

8) ABUNDANT HERITAGE LLC; NON-INVESTMENT RELATED; OWNER; 20 HRS/MTH; OWNS AND OPERATES THE SCOOTER'S COFFEE FRANCHISE.

9) 4897 NORTH DIXIE HWY, LLC; NON-INVESTMENT RELATED; OWNER; 0 HRS/MTH; LLC OWNS THE PROPERTY FOR SCOOTERS COFFEE.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS
Sanction(s) Sought:	Other: FINE
Date Initiated:	03/31/2017
Docket/Case Number:	2017-AH-00019
Employing firm when activity occurred which led to the regulatory action:	LIFETIME WEALTH DESIGN, LLC
Product Type:	No Product
Allegations:	FAILURE TO PROPERLY WITHDRAW IA AND IAR REGITRATIONS RESULTING IN FAILURE TO RENEW 12/31/2016 PURSUANT TO KRS 292.334, FAILED TO MAINTAIN NET WORTH COMPUTATIONS WITH SUPPORTING DOCUMENTS IN ACCORDANCE WITH 808 KAR 10:200, SECTION 3(6), AND DEFICIENT NEW WORTH FOR 2 MONTHS WITHOUT NOTIFICATION TO COMMISSIONER.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	06/16/2017



Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$3,000.00

Portion Levied against individual: \$0.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 06/16/2017

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

IN 2016, MR. ROBERTS INTENDED TO END LIFETIME WEALTH DESIGN, LLC'S REGISTRATION AS AN INVESTMENT ADVISER IN KENTUCKY. UNFORTUNATELY IT WAS NOT CLOSED PROPERLY. THE FIRM FAILED TO MAINTAIN THE REQUIRED MONTHLY NET WORTH ON TWO OCCASIONS, AND FAILED TO NOTIFY THE COMMISSIONER OF THIS DEFICIENCY. ON JUNE 16, 2017, THE FIRM ENTERED INTO AN AGREED ORDER WITH THE KDFS. MR. ROBERTS AND THE FIRM AGREED TO PAY A FINE OF \$3000.



End of Report

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